

**METHOD AND SYSTEM FOR SECURED TRANSACTIONS
OVER A WIRELESS NETWORK**

ABSTRACT

A method and system are disclosed for booking and paying a
5 retailer having a POS, which can be a low cost thin client
computer system, connected to a transaction server storing
confidential user information including a retailer
identification, a user code and a user wireless device phone
number, said method comprising the steps of receiving at the
10 transaction server, from the user wireless device which can be a
common cellphone, an SMS containing a retailer identification,
reading at the transaction server the phone number of the
wireless device communicated by the carrier transporting the SMS,
authenticating said phone number and retailer identification with
15 the stored confidential user information and sending the user
confidential information to the retailer POS, the user entering
on the POS the user code and the POS reading and authenticating
the user code with the user confidential information received
from the transaction server, the retailer entering the payment
20 information on the POS and sending it with user information to
the transaction server.